

**Information to identify the case:**

Debtor 1	<b>Madeline Thillet</b>	Social Security number or ITIN	xxx-xx-3632
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-14572-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Madeline Thillet

9/7/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Madeline Thillet  
 Debtor

Case No. 16-14572-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db	+Madeline Thillet, 1051 Bordentown Avenue, Parlin, NJ 08859-1911
aty	+Buckley Madole, P.C., 99 Wood Avenue South, Ste 803, Iselin, NJ 08830-2713
lm	+Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
cr	+Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516281244	+Burbank Emergency Medical Group \$471.00, PO Box 3495, Toledo, OH 43607-0495
516051961	+Dr. Daniel Rosenberg, Doctors Care Cente, C/O Gill & Chamas, LLC, PO Box 760, Woodbridge, NJ 07095-0760
516281245	+Providence Health & Services \$2,232.00, PO Box 3268, Portland, OR 97208-3268
516051963	+Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300, Highlands Ranch, CO 80129-2386
516051964	+The Bank of New York, C/O KML Law Group, 216 Haddon Ave., Ste. 406, Collingswood, NJ 08108-2812
516222050	+The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2018 22:59:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2018 22:59:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516051960	+EDI: CAPITALONE.COM Sep 08 2018 02:28:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516135273	EDI: CAPITALONE.COM Sep 08 2018 02:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516304920	EDI: BL-BECKET.COM Sep 08 2018 02:28:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516051962	+EDI: CBSKOHL.COM Sep 08 2018 02:28:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516317798	+EDI: RESURGENT.COM Sep 08 2018 02:28:00 PYOD, LLC its successors and assigns as assignee, of HSBC Retail Credit (USA) Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
516166468	EDI: WFFC.COM Sep 08 2018 02:28:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
516051965	+EDI: WFFC.COM Sep 08 2018 02:28:00 Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516820945*	+The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
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TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-backed certificates, series 2006-26 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Sep 07, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent  
for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders  
of the CWABS, Inc., Asset-Backed Certificates, Series NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com

Robert C. Nisenson on behalf of Debtor Madeline Thillet rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

TOTAL: 5